

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

Applicants: Walker et al.

Application No.: 09/654,933

Filed: September 1, 2000

Title: METHOD, APPARATUS AND PROGRAM FOR
CUSTOMIZING CREDIT ACCOUNTS

Attorney Docket No. 96-108-C2

Confirmation No.: 7050

Group Art Unit: 3696

Examiner: COLBERT, Ella

RESPONSE to the RESTRICTION REQUIREMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

This paper is responsive to the Non-final Office Action mailed on July 11, 2008 (Part of PaperNo./Mail Date 20080702), which imposes a Restriction Requirement for the above-identified application.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.